Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Second Quarter of 2013

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Newfoundland and Labrador	**481**	**437**	**503**	**10.1**	**-4.4**	**1,748**	**1,922**	**-9.1**
Bankruptcies	439	406	451	8.1	-2.7	1,615	1,779	-9.2
Proposals	42	31	52	35.5	-19.2	133	143	-7.0
Prince Edward Island	**148**	**134**	**166**	**10.4**	**-10.8**	**604**	**606**	**-0.3**
Bankruptcies	111	106	116	4.7	-4.3	467	464	0.6
Proposals	37	28	50	32.1	-26.0	137	142	-3.5
Nova Scotia	**1,303**	**1,046**	**1,203**	**24.6**	**8.3**	**4,424**	**4,516**	**-2.0**
Bankruptcies	932	746	940	24.9	-0.9	3,192	3,487	-8.5
Proposals	371	300	263	23.7	41.1	1,232	1,029	19.7
New Brunswick	**1,039**	**906**	**1,033**	**14.7**	**0.6**	**3,809**	**3,846**	**-1.0**
Bankruptcies	776	668	813	16.2	-4.6	2,822	2,998	-5.9
Proposals	263	238	220	10.5	19.5	987	848	16.4
Quebec	**11,107**	**10,315**	**9,692**	**7.7**	**14.6**	**39,827**	**37,728**	**5.6**
Bankruptcies	7,166	6,531	6,721	9.7	6.6	26,147	26,450	-1.1
Proposals	3,941	3,784	2,971	4.1	32.6	13,680	11,278	21.3
Ontario	**12,327**	**11,036**	**13,070**	**11.7**	**-5.7**	**46,679**	**50,603**	**-7.8**
Bankruptcies	6,279	5,290	6,522	18.7	-3.7	23,366	25,539	-8.5
Proposals	6,048	5,746	6,548	5.3	-7.6	23,313	25,064	-7.0
Manitoba	**514**	**414**	**514**	**24.2**	**0.0**	**1,861**	**2,058**	**-9.6**
Bankruptcies	340	273	342	24.5	-0.6	1,267	1,403	-9.7
Proposals	174	141	172	23.4	1.2	594	655	-9.3
Saskatchewan	**479**	**420**	**488**	**14.0**	**-1.8**	**1,749**	**2,033**	**-14.0**
Bankruptcies	281	263	288	6.8	-2.4	1,043	1,221	-14.6
Proposals	198	157	200	26.1	-1.0	706	812	-13.1
Alberta	**2,281**	**2,238**	**2,485**	**1.9**	**-8.2**	**8,983**	**9,988**	**-10.1**
Bankruptcies	1,308	1,323	1,592	-1.1	-17.8	5,346	6,634	-19.4
Proposals	973	915	893	6.3	9.0	3,637	3,354	8.4
British Columbia	**3,295**	**2,909**	**3,214**	**13.3**	**2.5**	**11,851**	**12,162**	**-2.6**
Bankruptcies	1,984	1,825	2,115	8.7	-6.2	7,455	7,982	-6.6
Proposals	1,311	1,084	1,099	20.9	19.3	4,396	4,180	5.2
Northwest Territories	**11**	**9**	**9**	**22.2**	**22.2**	**47**	**47**	**0.0**
Bankruptcies	6	5	5	20.0	20.0	25	32	-21.9
Proposals	5	4	4	25.0	25.0	22	15	46.7
Yukon	**9**	**7**	**6**	**28.6**	**50.0**	**43**	**30**	**43.3**
Bankruptcies	7	4	5	75.0	40.0	26	25	4.0
Proposals	2	3	1	-33.3	100.0	17	5	240.0
Nunavut	**1**	**1**	**0**	**0.0**	–	**5**	**3**	**66.7**
Bankruptcies	0	1	0	-100.0	–	2	1	100.0
Proposals	1	0	0	–	–	3	2	50.0
Canada	**32,995**	**29,872**	**32,383**	**10.5**	**1.9**	**121,630**	**125,542**	**-3.1**
Bankruptcies	**19,629**	**17,441**	**19,910**	**12.5**	**-1.4**	**72,773**	**78,015**	**-6.7**
Proposals	**13,366**	**12,431**	**12,473**	**7.5**	**7.2**	**48,857**	**47,527**	**2.8**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Newfoundland and Labrador	**473**	**431**	**502**	**9.7**	**-5.8**	**1,723**	**1,905**	**-9.6**
Bankruptcies	432	402	450	7.5	-4.0	1,597	1,764	-9.5
Proposals	41	29	52	41.4	-21.2	126	141	-10.6
Prince Edward Island	**145**	**128**	**163**	**13.3**	**-11.0**	**591**	**583**	**1.4**
Bankruptcies	110	100	114	10.0	-3.5	456	445	2.5
Proposals	35	28	49	25.0	-28.6	135	138	-2.2
Nova Scotia	**1,275**	**1,017**	**1,179**	**25.4**	**8.1**	**4,311**	**4,427**	**-2.6**
Bankruptcies	911	723	918	26.0	-0.8	3,105	3,412	-9.0
Proposals	364	294	261	23.8	39.5	1,206	1,015	18.8
New Brunswick	**1,017**	**891**	**1,015**	**14.1**	**0.2**	**3,738**	**3,783**	**-1.2**
Bankruptcies	759	657	800	15.5	-5.1	2,770	2,949	-6.1
Proposals	258	234	215	10.3	20.0	968	834	16.1
Quebec	**10,543**	**9,770**	**9,161**	**7.9**	**15.1**	**37,751**	**35,671**	**5.8**
Bankruptcies	6,768	6,134	6,328	10.3	7.0	24,630	24,948	-1.3
Proposals	3,775	3,636	2,833	3.8	33.3	13,121	10,723	22.4
Ontario	**11,988**	**10,734**	**12,731**	**11.7**	**-5.8**	**45,403**	**49,117**	**-7.6**
Bankruptcies	6,024	5,054	6,275	19.2	-4.0	22,380	24,396	-8.3
Proposals	5,964	5,680	6,456	5.0	-7.6	23,023	24,721	-6.9
Manitoba	**502**	**399**	**505**	**25.8**	**-0.6**	**1,811**	**1,990**	**-9.0**
Bankruptcies	330	259	337	27.4	-2.1	1,223	1,350	-9.4
Proposals	172	140	168	22.9	2.4	588	640	-8.1
Saskatchewan	**447**	**386**	**452**	**15.8**	**-1.1**	**1,629**	**1,887**	**-13.7**
Bankruptcies	260	243	264	7.0	-1.5	975	1,118	-12.8
Proposals	187	143	188	30.8	-0.5	654	769	-15.0
Alberta	**2,235**	**2,183**	**2,394**	**2.4**	**-6.6**	**8,749**	**9,641**	**-9.3**
Bankruptcies	1,273	1,287	1,522	-1.1	-16.4	5,179	6,369	-18.7
Proposals	962	896	872	7.4	10.3	3,570	3,272	9.1
British Columbia	**3,226**	**2,833**	**3,160**	**13.9**	**2.1**	**11,571**	**11,909**	**-2.8**
Bankruptcies	1,932	1,768	2,070	9.3	-6.7	7,255	7,786	-6.8
Proposals	1,294	1,065	1,090	21.5	18.7	4,316	4,123	4.7
Northwest Territories	**11**	**9**	**8**	**22.2**	**37.5**	**47**	**46**	**2.2**
Bankruptcies	6	5	5	20.0	20.0	25	32	-21.9
Proposals	5	4	3	25.0	66.7	22	14	57.1
Yukon	**9**	**5**	**5**	**80.0**	**80.0**	**41**	**28**	**46.4**
Bankruptcies	7	2	4	250.0	75.0	24	23	4.3
Proposals	2	3	1	-33.3	100.0	17	5	240.0
Nunavut	**1**	**1**	**0**	**0.0**	**–**	**4**	**3**	**33.3**
Bankruptcies	0	1	0	-100.0	–	1	1	0.0
Proposals	1	0	0	–	–	3	2	50.0
Canada	**31,872**	**28,787**	**31,275**	**10.7**	**1.9**	**117,369**	**120,990**	**-3.0**
Bankruptcies	**18,812**	**16,635**	**19,087**	**13.1**	**-1.4**	**69,620**	**74,593**	**-6.7**
Proposals	**13,060**	**12,152**	**12,188**	**7.5**	**7.2**	**47,749**	**46,397**	**2.9**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Newfoundland and Labrador	**8**	**6**	**1**	**33.3**	**700.0**	**25**	**17**	**47.1**
Bankruptcies	7	4	1	75.0	600.0	18	15	20.0
Proposals	1	2	0	-50.0	–	7	2	250.0
Prince Edward Island	**3**	**6**	**3**	**-50.0**	**0.0**	**13**	**23**	**-43.5**
Bankruptcies	1	6	2	-83.3	-50.0	11	19	-42.1
Proposals	2	0	1	–	100.0	2	4	-50.0
Nova Scotia	**28**	**29**	**24**	**-3.4**	**16.7**	**113**	**89**	**27.0**
Bankruptcies	21	23	22	-8.7	-4.5	87	75	16.0
Proposals	7	6	2	16.7	250.0	26	14	85.7
New Brunswick	**22**	**15**	**18**	**46.7**	**22.2**	**71**	**63**	**12.7**
Bankruptcies	17	11	13	54.5	30.8	52	49	6.1
Proposals	5	4	5	25.0	0.0	19	14	35.7
Quebec	**564**	**545**	**531**	**3.5**	**6.2**	**2,076**	**2,057**	**0.9**
Bankruptcies	398	397	393	0.3	1.3	1,517	1,502	1.0
Proposals	166	148	138	12.2	20.3	559	555	0.7
Ontario	**339**	**302**	**339**	**12.3**	**0.0**	**1,273**	**1,486**	**-14.1**
Bankruptcies	255	236	247	8.1	3.2	986	1,143	-13.7
Proposals	84	66	92	27.3	-8.7	290	343	-15.5
Manitoba	**12**	**15**	**9**	**-20.0**	**33.3**	**50**	**68**	**-26.5**
Bankruptcies	10	14	5	-28.6	100.0	44	53	-17.0
Proposals	2	1	4	100.0	-50.0	6	15	-60.0
Saskatchewan	**32**	**34**	**36**	**-5.9**	**-11.1**	**120**	**146**	**-17.8**
Bankruptcies	21	20	24	5.0	-12.5	68	103	-34.0
Proposals	11	14	12	-21.4	-8.3	52	43	20.9
Alberta	**46**	**55**	**91**	**-16.4**	**-49.5**	**234**	**347**	**-32.6**
Bankruptcies	35	36	70	-2.8	-50.0	167	265	-37.0
Proposals	11	19	21	-42.1	-47.6	67	82	-18.3
British Columbia	**69**	**76**	**54**	**-9.2**	**27.8**	**280**	**253**	**10.7**
Bankruptcies	52	57	45	-8.8	15.6	200	196	2.0
Proposals	17	19	9	-10.5	88.9	80	57	40.4
Northwest Territories	**0**	**0**	**1**	**–**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	1	–	-100.0	0	1	-100.0
Yukon	**0**	**2**	**1**	**-100.0**	**-100.0**	**2**	**2**	**0.0**
Bankruptcies	0	2	1	-100.0	-100.0	2	2	0.0
Proposals	0	0	0	–	–	0	0	–
Nunavut	**0**	**0**	**0**	**–**	**–**	**1**	**0**	**–**
Bankruptcies	0	0	0	–	–	1	0	–
Proposals	0	0	0	–	–	0	0	–
Canada	**1,123**	**1,085**	**1,108**	**3.5**	**1.4**	**4,261**	**4,552**	**-6.4**
Bankruptcies	**817**	**806**	**823**	**1.4**	**-0.7**	**3,153**	**3,422**	**-7.9**
Proposals	**306**	**279**	**285**	**9.7**	**7.4**	**1,108**	**1,130**	**-1.9**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Agriculture, Forestry, Fishing and Hunting	**21**	**30**	**38**	**-30.0**	**-44.7**	**100**	**133**	**-24.8**
Bankruptcies	17	22	28	-22.7	-39.3	73	103	-29.1
Proposals	4	8	10	-50.0	-60.0	27	30	-10.0
Mining and Oil and Gas Extraction	**13**	**5**	**8**	**160.0**	**62.5**	**44**	**20**	**120.0**
Bankruptcies	8	2	7	300.0	14.3	29	14	107.1
Proposals	5	3	1	66.7	400.0	15	6	150.0
Utilities	**0**	**5**	**6**	**-100.0**	**-100.0**	**15**	**16**	**-6.3**
Bankruptcies	0	3	5	-100.0	-100.0	6	13	-53.8
Proposals	0	2	1	-100.0	-100.0	9	3	200.0
Construction	**181**	**204**	**216**	**-11.3**	**-16.2**	**761**	**797**	**-4.5**
Bankruptcies	137	152	163	-9.9	-16.0	561	607	-7.6
Proposals	44	52	53	-15.4	-17.0	200	190	5.3
Manufacturing	**112**	**106**	**101**	**5.7**	**10.9**	**429**	**505**	**-15.0**
Bankruptcies	76	68	70	11.8	8.6	294	364	-19.2
Proposals	36	38	31	-5.3	16.1	135	141	-4.3
Wholesale Trade	**59**	**55**	**61**	**7.3**	**-3.3**	**224**	**251**	**-10.8**
Bankruptcies	34	43	42	-20.9	-19.0	157	188	-16.5
Proposals	25	12	19	108.3	31.6	67	63	6.3
Retail Trade	**130**	**145**	**156**	**-10.3**	**-16.7**	**535**	**631**	**-15.2**
Bankruptcies	98	113	122	-13.3	-19.7	414	474	-12.7
Proposals	32	32	34	0.0	-5.9	121	157	-22.9
Transportation and Warehousing	**65**	**60**	**65**	**8.3**	**0.0**	**257**	**271**	**-5.2**
Bankruptcies	49	45	51	8.9	-3.9	207	213	-2.8
Proposals	16	15	14	6.7	14.3	50	58	-13.8
Information and Cultural Industries	**21**	**11**	**18**	**90.9**	**16.7**	**63**	**66**	**-4.5**
Bankruptcies	19	10	16	90.0	18.8	53	53	0.0
Proposals	2	1	2	100.0	0.0	10	13	-23.1
Finance and Insurance	**20**	**23**	**15**	**-13.0**	**33.3**	**78**	**83**	**-6.0**
Bankruptcies	17	19	13	-10.5	30.8	65	62	4.8
Proposals	3	4	2	-25.0	50.0	13	21	-38.1
Real Estate and Rental and Leasing	**34**	**35**	**21**	**-2.9**	**61.9**	**125**	**113**	**10.6**
Bankruptcies	28	28	11	0.0	154.5	96	76	26.3
Proposals	6	7	10	-14.3	-40.0	29	37	-21.6

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Professional, Scientific and Technical Services	**84**	**78**	**63**	**7.7**	**33.3**	**289**	**287**	**0.7**
Bankruptcies	57	62	43	-8.1	32.6	213	205	3.9
Proposals	27	16	20	68.8	35.0	76	82	-7.3
Management of Companies and Enterprises	**21**	**12**	**15**	**75.0**	**40.0**	**66**	**58**	**13.8**
Bankruptcies	13	10	13	30.0	0.0	49	46	6.5
Proposals	8	2	2	300.0	300.0	17	12	41.7
Administrative and Support, Waste Management and Remediation Services	**54**	**50**	**54**	**8.0**	**0.0**	**195**	**232**	**-15.9**
Bankruptcies	42	38	40	10.5	5.0	147	170	-13.5
Proposals	12	12	14	0.0	-14.3	48	62	-22.6
Educational Services	**10**	**8**	**8**	**25.0**	**25.0**	**31**	**32**	**-3.1**
Bankruptcies	5	5	6	0.0	-16.7	22	26	-15.4
Proposals	5	3	2	66.7	150.0	9	6	50.0
Health Care and Social Assistance	**19**	**12**	**14**	**58.3**	**35.7**	**58**	**57**	**1.8**
Bankruptcies	17	8	11	112.5	54.5	47	41	14.6
Proposals	2	4	3	-50.0	-33.3	11	16	-31.3
Arts, Entertainment and Recreation	**21**	**21**	**16**	**0.0**	**31.3**	**82**	**77**	**6.5**
Bankruptcies	18	18	14	0.0	28.6	66	66	0.0
Proposals	3	3	2	0.0	50.0	16	11	45.5
Accommodation and Food Services	**192**	**169**	**174**	**13.6**	**10.3**	**644**	**657**	**-2.0**
Bankruptcies	134	117	119	14.5	12.6	453	480	-5.6
Proposals	58	52	55	11.5	5.5	191	177	7.9
Other Services (except Public Administration)	**66**	**56**	**58**	**17.9**	**13.8**	**265**	**259**	**2.3**
Bankruptcies	48	43	49	11.6	-2.0	201	216	-6.9
Proposals	18	13	9	38.5	100.0	64	43	48.8
Public Administration	**0**	**0**	**1**	**--**	**-100.0**	**0**	**7**	**-100.0**
Bankruptcies	0	0	0	--	--	0	5	-100.0
Proposals	0	0	1	--	-100.0	0	2	-100.0
Total	**1,123**	**1,085**	**1,108**	**3.5**	**1.4**	**4,261**	**4,552**	**-6.4**
Bankruptcies	**817**	**806**	**823**	**1.4**	**-0.7**	**3,153**	**3,422**	**-7.9**
Proposals	**306**	**279**	**285**	**9.7**	**7.4**	**1,108**	**1,130**	**-1.9**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Newfoundland and Labrador	**473**	**431**	**502**	**9.7**	**-5.8**	**1,723**	**1,905**	**-9.6**
Bankruptcies	**432**	**402**	**450**	**7.5**	**-4.0**	**1,597**	**1,764**	**-9.5**
Proposals	**41**	**29**	**52**	**41.4**	**-21.2**	**126**	**141**	**-10.6**
Avalon Peninsula	231	213	237	8.5	-2.5	780	822	-5.1
Bankruptcies	207	191	207	8.4	0.0	704	731	-3.7
Proposals	24	22	30	9.1	-20.0	76	91	-16.5
South Coast - Burin Peninsula	35	34	34	2.9	2.9	149	133	12.0
Bankruptcies	35	34	34	2.9	2.9	142	132	7.6
Proposals	0	0	0	--	--	7	1	600.0
West Coast - Northern Peninsula - Labrador	90	71	88	26.8	2.3	346	407	-15.0
Bankruptcies	78	70	78	11.4	0.0	327	384	-14.8
Proposals	12	1	10	1,100.0	20.0	19	23	-17.4
Notre Dame - Central Bonavista Bay	117	113	143	3.5	-18.2	449	543	-17.3
Bankruptcies	112	107	130	4.7	-13.8	425	517	-17.8
Proposals	5	6	13	-16.7	-61.5	24	26	-7.7
Prince Edward Island	**145**	**128**	**163**	**13.3**	**-11.0**	**591**	**583**	**1.4**
Bankruptcies	**110**	**100**	**114**	**10.0**	**-3.5**	**456**	**445**	**2.5**
Proposals	**35**	**28**	**49**	**25.0**	**-28.6**	**135**	**138**	**-2.2**
Nova Scotia	**1,275**	**1,017**	**1,179**	**25.4**	**8.1**	**4,311**	**4,427**	**-2.6**
Bankruptcies	**911**	**723**	**918**	**26.0**	**-0.8**	**3,105**	**3,412**	**-9.0**
Proposals	**364**	**294**	**261**	**23.8**	**39.5**	**1,206**	**1,015**	**18.8**
Cape Breton	194	145	182	33.8	6.6	682	734	-7.1
Bankruptcies	122	87	129	40.2	-5.4	435	514	-15.4
Proposals	72	58	53	24.1	35.8	247	220	12.3
North Shore	257	187	198	37.4	29.8	799	741	7.8
Bankruptcies	169	121	152	39.7	11.2	555	561	-1.1
Proposals	88	66	46	33.3	91.3	244	180	35.6
Annapolis Valley	198	149	170	32.9	16.5	641	652	-1.7
Bankruptcies	155	121	147	28.1	5.4	515	552	-6.7
Proposals	43	28	23	53.6	87.0	126	100	26.0
Southern	158	121	152	30.6	3.9	535	565	-5.3
Bankruptcies	121	79	114	53.2	6.1	385	437	-11.9
Proposals	37	42	38	-11.9	-2.6	150	128	17.2
Halifax	467	416	477	12.3	-2.1	1,653	1,735	-4.7
Bankruptcies	343	316	376	8.5	-8.8	1,214	1,348	-9.9
Proposals	124	100	101	24.0	22.8	439	387	13.4

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
New Brunswick	**1,017**	**891**	**1,015**	**14.1**	**0.2**	**3,738**	**3,783**	**-1.2**
Bankruptcies	**759**	**657**	**800**	**15.5**	**-5.1**	**2,770**	**2,949**	**-6.1**
Proposals	**258**	**234**	**215**	**10.3**	**20.0**	**968**	**834**	**16.1**
Campbellton - Miramichi	202	151	150	33.8	34.7	689	695	-0.9
Bankruptcies	156	112	117	39.3	33.3	515	571	-9.8
Proposals	46	39	33	17.9	39.4	174	124	40.3
Moncton - Richibucto	295	267	297	10.5	-0.7	1,127	1,061	6.2
Bankruptcies	207	198	229	4.5	-9.6	826	808	2.2
Proposals	88	69	68	27.5	29.4	301	253	19.0
Saint John - St.Stephen	230	226	254	1.8	-9.4	902	977	-7.7
Bankruptcies	175	159	199	10.1	-12.1	663	749	-11.5
Proposals	55	67	55	-17.9	0.0	239	228	4.8
Fredericton - Oromocto	161	161	198	0.0	-18.7	624	628	-0.6
Bankruptcies	112	123	149	-8.9	-24.8	444	467	-4.9
Proposals	49	38	49	28.9	0.0	180	161	11.8
Edmundston - Woodstock	129	87	116	48.3	11.2	397	422	-5.9
Bankruptcies	109	65	106	67.7	2.8	322	354	-9.0
Proposals	20	22	10	-9.1	100.0	75	68	10.3
Quebec	**10,543**	**9,770**	**9,161**	**7.9**	**15.1**	**37,751**	**35,671**	**5.8**
Bankruptcies	**6,768**	**6,134**	**6,328**	**10.3**	**7.0**	**24,630**	**24,948**	**-1.3**
Proposals	**3,775**	**3,636**	**2,833**	**3.8**	**33.3**	**13,121**	**10,723**	**22.4**
Gaspésie - Îles-de-la-Madeleine	89	127	74	-29.9	20.3	382	340	12.4
Bankruptcies	56	84	49	-33.3	14.3	258	241	7.1
Proposals	33	43	25	-23.3	32.0	124	99	25.3
Bas-Saint-Laurent	176	212	168	-17.0	4.8	723	660	9.5
Bankruptcies	119	148	134	-19.6	-11.2	516	499	3.4
Proposals	57	64	34	-10.9	67.6	207	161	28.6
Capitale-Nationale	652	620	596	5.2	9.4	2,405	2,256	6.6
Bankruptcies	476	423	457	12.5	4.2	1,762	1,746	0.9
Proposals	176	197	139	-10.7	26.6	643	510	26.1
Chaudière - Appalaches	391	290	306	34.8	27.8	1,233	1,186	4.0
Bankruptcies	281	189	205	48.7	37.1	877	830	5.7
Proposals	110	101	101	8.9	8.9	356	356	0.0
Estrie	349	374	305	-6.7	14.4	1,399	1,224	14.3
Bankruptcies	250	274	233	-8.8	7.3	1,025	933	9.9
Proposals	99	100	72	-1.0	37.5	374	291	28.5
Centre-du-Québec	317	257	228	23.3	39.0	1,012	970	4.3
Bankruptcies	204	166	178	22.9	14.6	697	731	-4.7
Proposals	113	91	50	24.2	126.0	315	239	31.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Montérégie	2,105	1,910	1,813	10.2	16.1	7,459	6,834	9.1
Bankruptcies	1,279	1,200	1,225	6.6	4.4	4,690	4,705	-0.3
Proposals	826	710	588	16.3	40.5	2,769	2,129	30.1
Montréal	2,376	2,239	2,238	6.1	6.2	8,663	8,761	-1.1
Bankruptcies	1,641	1,438	1,596	14.1	2.8	5,894	6,311	-6.6
Proposals	735	801	642	-8.2	14.5	2,769	2,450	13.0
Laval	554	534	551	3.7	0.5	2,052	1,968	4.3
Bankruptcies	329	344	368	-4.4	-10.6	1,260	1,323	-4.8
Proposals	225	190	183	18.4	23.0	792	645	22.8
Lanaudière	918	801	712	14.6	28.9	3,166	2,779	13.9
Bankruptcies	491	417	441	17.7	11.3	1,766	1,706	3.5
Proposals	427	384	271	11.2	57.6	1,400	1,073	30.5
Laurentides	1,114	991	925	12.4	20.4	3,904	3,691	5.8
Bankruptcies	647	547	575	18.3	12.5	2,274	2,377	-4.3
Proposals	467	444	350	5.2	33.4	1,630	1,314	24.0
Outaouais	667	640	559	4.2	19.3	2,373	2,174	9.2
Bankruptcies	423	383	353	10.4	19.8	1,501	1,443	4.0
Proposals	244	257	206	-5.1	18.4	872	731	19.3
Abitibi - Témiscamingue	137	111	124	23.4	10.5	474	461	2.8
Bankruptcies	85	72	88	18.1	-3.4	321	315	1.9
Proposals	52	39	36	33.3	44.4	153	146	4.8
Mauricie	336	311	267	8.0	25.8	1,228	1,127	9.0
Bankruptcies	249	228	207	9.2	20.3	934	890	4.9
Proposals	87	83	60	4.8	45.0	294	237	24.1
Saguenay - Lac-Saint-Jean	280	288	233	-2.8	20.2	981	994	-1.3
Bankruptcies	191	175	168	9.1	13.7	655	701	-6.6
Proposals	89	113	65	-21.2	36.9	326	293	11.3
Côte-Nord	75	55	49	36.4	53.1	255	203	25.6
Bankruptcies	44	38	42	15.8	4.8	171	165	3.6
Proposals	31	17	7	82.4	342.9	84	38	121.1
Nord-du-Québec	8	9	10	-11.1	-20.0	43	43	0.0
Bankruptcies	4	7	8	-42.9	-50.0	30	33	-9.1
Proposals	4	2	2	100.0	100.0	13	10	30.0
Ontario	**11,988**	**10,734**	**12,731**	**11.7**	**-5.8**	**45,403**	**49,117**	**-7.6**
Bankruptcies	**6,024**	**5,054**	**6,275**	**19.2**	**-4.0**	**22,380**	**24,396**	**-8.3**
Proposals	**5,964**	**5,680**	**6,456**	**5.0**	**-7.6**	**23,023**	**24,721**	**-6.9**
Ottawa	985	959	1,084	2.7	-9.1	3,789	3,911	-3.1
Bankruptcies	586	572	663	2.4	-11.6	2,230	2,425	-8.0
Proposals	399	387	421	3.1	-5.2	1,559	1,486	4.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Kingston - Pembroke	515	415	458	24.1	12.4	1,785	1,802	-0.9
Bankruptcies	280	243	282	15.2	-0.7	1,051	1,186	-11.4
Proposals	235	172	176	36.6	33.5	734	616	19.2
Muskoka - Kawarthas	377	335	404	12.5	-6.7	1,467	1,504	-2.5
Bankruptcies	211	158	211	33.5	0.0	779	789	-1.3
Proposals	166	177	193	-6.2	-14.0	688	715	-3.8
Toronto	5,070	4,430	5,350	14.4	-5.2	19,024	20,989	-9.4
Bankruptcies	2,139	1,608	2,127	33.0	0.6	7,623	8,366	-8.9
Proposals	2,931	2,822	3,223	3.9	-9.1	11,401	12,623	-9.7
Kitchener - Waterloo - Barrie	1,187	1,094	1,307	8.5	-9.2	4,568	4,929	-7.3
Bankruptcies	644	542	688	18.8	-6.4	2,364	2,482	-4.8
Proposals	543	552	619	-1.6	-12.3	2,204	2,447	-9.9
Hamilton - Niagara Peninsula	1,422	1,365	1,661	4.2	-14.4	5,534	6,079	-9.0
Bankruptcies	681	612	809	11.3	-15.8	2,641	3,012	-12.3
Proposals	741	753	852	-1.6	-13.0	2,893	3,067	-5.7
London	790	652	819	21.2	-3.5	2,973	3,304	-10.0
Bankruptcies	456	381	430	19.7	6.0	1,755	1,906	-7.9
Proposals	334	271	389	23.2	-14.1	1,218	1,398	-12.9
Windsor - Sarnia	679	597	691	13.7	-1.7	2,564	2,748	-6.7
Bankruptcies	424	378	448	12.2	-5.4	1,614	1,749	-7.7
Proposals	255	219	243	16.4	4.9	950	999	-4.9
Stratford - Bruce Peninsula	207	213	233	-2.8	-11.2	830	905	-8.3
Bankruptcies	124	129	155	-3.9	-20.0	514	592	-13.2
Proposals	83	84	78	-1.2	6.4	316	313	1.0
Northeast	620	554	571	11.9	8.6	2,334	2,346	-0.5
Bankruptcies	384	347	351	10.7	9.4	1,438	1,447	-0.6
Proposals	236	207	220	14.0	7.3	896	899	-0.3
Northwest	137	121	154	13.2	-11.0	534	599	-10.9
Bankruptcies	95	83	111	14.5	-14.4	370	441	-16.1
Proposals	42	38	43	10.5	-2.3	164	158	3.8
Manitoba	**502**	**399**	**505**	**25.8**	**-0.6**	**1,811**	**1,990**	**-9.0**
Bankruptcies	**330**	**259**	**337**	**27.4**	**-2.1**	**1,223**	**1,350**	**-9.4**
Proposals	**172**	**140**	**168**	**22.9**	**2.4**	**588**	**640**	**-8.1**
Southeast	32	36	30	-11.1	6.7	138	101	36.6
Bankruptcies	19	26	19	-26.9	0.0	96	78	23.1
Proposals	13	10	11	30.0	18.2	42	23	82.6
South Central	10	15	29	-33.3	-65.5	50	82	-39.0
Bankruptcies	6	12	23	-50.0	-73.9	39	58	-32.8
Proposals	4	3	6	33.3	-33.3	11	24	-54.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Southwest	56	45	48	24.4	16.7	193	237	-18.6
Bankruptcies	34	22	32	54.5	6.3	114	148	-23.0
Proposals	22	23	16	-4.3	37.5	79	89	-11.2
North Central	20	11	13	81.8	53.8	52	54	-3.7
Bankruptcies	13	8	7	62.5	85.7	37	33	12.1
Proposals	7	3	6	133.3	16.7	15	21	-28.6
Winnipeg	327	251	329	30.3	-0.6	1,163	1,275	-8.8
Bankruptcies	218	170	225	28.2	-3.1	791	878	-9.9
Proposals	109	81	104	34.6	4.8	372	397	-6.3
Interlake	33	14	29	135.7	13.8	93	108	-13.9
Bankruptcies	23	6	21	283.3	9.5	63	79	-20.3
Proposals	10	8	8	25.0	25.0	30	29	3.4
Parklands	8	12	12	-33.3	-33.3	55	60	-8.3
Bankruptcies	6	6	3	0.0	100.0	36	32	12.5
Proposals	2	6	9	-66.7	-77.8	19	28	-32.1
North	14	13	12	7.7	16.7	68	73	-6.8
Bankruptcies	10	8	6	25.0	66.7	46	44	4.5
Proposals	4	5	6	-20.0	-33.3	22	29	-24.1
Saskatchewan	**447**	**386**	**452**	**15.8**	**-1.1**	**1,629**	**1,887**	**-13.7**
Bankruptcies	**260**	**243**	**264**	**7.0**	**-1.5**	**975**	**1,118**	**-12.8**
Proposals	**187**	**143**	**188**	**30.8**	**-0.5**	**654**	**769**	**-15.0**
Regina - Moose Mountain	132	98	122	34.7	8.2	429	502	-14.5
Bankruptcies	66	55	57	20.0	15.8	226	236	-4.2
Proposals	66	43	65	53.5	1.5	203	266	-23.7
Swift Current - Moose Jaw	51	44	48	15.9	6.3	181	168	7.7
Bankruptcies	35	25	27	40.0	29.6	122	102	19.6
Proposals	16	19	21	-15.8	-23.8	59	66	-10.6
Saskatoon - Biggar	148	127	140	16.5	5.7	547	629	-13.0
Bankruptcies	84	82	87	2.4	-3.4	334	405	-17.5
Proposals	64	45	53	42.2	20.8	213	224	-4.9
Yorkton - Melville	36	27	48	33.3	-25.0	108	167	-35.3
Bankruptcies	25	19	31	31.6	-19.4	70	110	-36.4
Proposals	11	8	17	37.5	-35.3	38	57	-33.3
Prince Albert	74	81	82	-8.6	-9.8	335	373	-10.2
Bankruptcies	48	55	51	-12.7	-5.9	206	236	-12.7
Proposals	26	26	31	0.0	-16.1	129	137	-5.8
Northern	6	8	13	-25.0	-53.8	27	48	-43.8
Bankruptcies	2	6	11	-66.7	-81.8	16	29	-44.8
Proposals	4	2	2	100.0	100.0	11	19	-42.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Alberta	**2,235**	**2,183**	**2,394**	**2.4**	**-6.6**	**8,749**	**9,641**	**-9.3**
Bankruptcies	**1,273**	**1,287**	**1,522**	**-1.1**	**-16.4**	**5,179**	**6,369**	**-18.7**
Proposals	**962**	**896**	**872**	**7.4**	**10.3**	**3,570**	**3,272**	**9.1**
Lethbridge - Medicine Hat	196	199	211	-1.5	-7.1	756	849	-11.0
Bankruptcies	109	143	141	-23.8	-22.7	475	598	-20.6
Proposals	87	56	70	55.4	24.3	281	251	12.0
Camrose - Drumheller	91	81	108	12.3	-15.7	362	441	-17.9
Bankruptcies	62	51	75	21.6	-17.3	236	309	-23.6
Proposals	29	30	33	-3.3	-12.1	126	132	-4.5
Calgary	846	846	956	0.0	-11.5	3,411	3,811	-10.5
Bankruptcies	500	508	641	-1.6	-22.0	2,096	2,610	-19.7
Proposals	346	338	315	2.4	9.8	1,315	1,201	9.5
Banff - Jasper - Rocky Mountain House	37	65	36	-43.1	2.8	185	217	-14.7
Bankruptcies	25	45	21	-44.4	19.0	124	164	-24.4
Proposals	12	20	15	-40.0	-20.0	61	53	15.1
Red Deer	139	141	117	-1.4	18.8	518	463	11.9
Bankruptcies	74	72	67	2.8	10.4	267	299	-10.7
Proposals	65	69	50	-5.8	30.0	251	164	53.0
Edmonton	761	708	766	7.5	-0.7	2,897	3,085	-6.1
Bankruptcies	391	381	452	2.6	-13.5	1,573	1,879	-16.3
Proposals	370	327	314	13.1	17.8	1,324	1,206	9.8
Athabasca - Grande Prairie - Peace River	122	104	145	17.3	-15.9	458	572	-19.9
Bankruptcies	90	67	96	34.3	-6.3	324	389	-16.7
Proposals	32	37	49	-13.5	-34.7	134	183	-26.8
Wood Buffalo - Cold Lake	43	40	53	7.5	-18.9	161	202	-20.3
Bankruptcies	22	21	28	4.8	-21.4	84	120	-30.0
Proposals	21	19	25	10.5	-16.0	77	82	-6.1
British Columbia	**3,226**	**2,833**	**3,160**	**13.9**	**2.1**	**11,571**	**11,909**	**-2.8**
Bankruptcies	**1,932**	**1,768**	**2,070**	**9.3**	**-6.7**	**7,255**	**7,786**	**-6.8**
Proposals	**1,294**	**1,065**	**1,090**	**21.5**	**18.7**	**4,316**	**4,123**	**4.7**
Vancouver Island and Coast	641	646	658	-0.8	-2.6	2,449	2,415	1.4
Bankruptcies	402	429	439	-6.3	-8.4	1,591	1,663	-4.3
Proposals	239	217	219	10.1	9.1	858	752	14.1
Lower Mainland - Southwest	1,864	1,487	1,667	25.4	11.8	6,322	6,573	-3.8
Bankruptcies	1,098	896	1,065	22.5	3.1	3,865	4,187	-7.7
Proposals	766	591	602	29.6	27.2	2,457	2,386	3.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Thompson - Okanagan	448	418	512	7.2	-12.5	1,700	1,769	-3.9
Bankruptcies	251	261	328	-3.8	-23.5	1,041	1,124	-7.4
Proposals	197	157	184	25.5	7.1	659	645	2.2
Kootenay	113	91	101	24.2	11.9	405	357	13.4
Bankruptcies	71	62	68	14.5	4.4	283	248	14.1
Proposals	42	29	33	44.8	27.3	122	109	11.9
Cariboo	98	139	136	-29.5	-27.9	465	504	-7.7
Bankruptcies	71	85	102	-16.5	-30.4	312	343	-9.0
Proposals	27	54	34	-50.0	-20.6	153	161	-5.0
North Coast	11	15	31	-26.7	-64.5	64	107	-40.2
Bankruptcies	7	12	26	-41.7	-73.1	45	81	-44.4
Proposals	4	3	5	33.3	-20.0	19	26	-26.9
Nechako	19	15	12	26.7	58.3	60	59	1.7
Bankruptcies	13	8	9	62.5	44.4	40	41	-2.4
Proposals	6	7	3	-14.3	100.0	20	18	11.1
Northeast	33	21	42	57.1	-21.4	106	125	-15.2
Bankruptcies	20	15	34	33.3	-41.2	78	99	-21.2
Proposals	13	6	8	116.7	62.5	28	26	7.7
Northwest Territories	**11**	**9**	**8**	**22.2**	**37.5**	**47**	**46**	**2.2**
Bankruptcies	**6**	**5**	**5**	**20.0**	**20.0**	**25**	**32**	**-21.9**
Proposals	**5**	**4**	**3**	**25.0**	**66.7**	**22**	**14**	**57.1**
Yukon Territory	**9**	**5**	**5**	**80.0**	**80.0**	**41**	**28**	**46.4**
Bankruptcies	**7**	**2**	**4**	**250.0**	**75.0**	**24**	**23**	**4.3**
Proposals	**2**	**3**	**1**	**-33.3**	**100.0**	**17**	**5**	**240.0**
Nunavut	**1**	**1**	**0**	**0.0**	**--**	**4**	**3**	**33.3**
Bankruptcies	**0**	**1**	**0**	**-100.0**	**--**	**1**	**1**	**0.0**
Proposals	**1**	**0**	**0**	**--**	**--**	**3**	**2**	**50.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Newfoundland and Labrador	**8**	**6**	**1**	**33.3**	**700.0**	**25**	**17**	**47.1**
Bankruptcies	**7**	**4**	**1**	**75.0**	**600.0**	**18**	**15**	**20.0**
Proposals	**1**	**2**	**0**	**-50.0**	**–**	**7**	**2**	**250.0**
Avalon Peninsula	0	4	1	-100.0	-100.0	12	4	200.0
Bankruptcies	0	2	1	-100.0	-100.0	6	4	50.0
Proposals	0	2	0	-100.0	–	6	0	–
South Coast - Burin Peninsula	1	0	0	–	–	1	2	-50.0
Bankruptcies	1	0	0	–	–	1	2	-50.0
Proposals	0	0	0	–	–	0	0	–
West Coast - Northern Peninsula - Labrador	3	1	0	200.0	–	5	7	-28.6
Bankruptcies	2	1	0	100.0	–	4	7	-42.9
Proposals	1	0	0	–	–	1	0	–
Notre Dame - Central Bonavista Bay	4	1	0	300.0	–	7	4	75.0
Bankruptcies	4	1	0	300.0	–	7	2	250.0
Proposals	0	0	0	–	–	0	2	-100.0
Prince Edward Island	**3**	**6**	**3**	**-50.0**	**0.0**	**13**	**23**	**-43.5**
Bankruptcies	**1**	**6**	**2**	**-83.3**	**-50.0**	**11**	**19**	**-42.1**
Proposals	**2**	**0**	**1**	**–**	**100.0**	**2**	**4**	**-50.0**
Nova Scotia	**28**	**29**	**24**	**-3.4**	**16.7**	**113**	**89**	**27.0**
Bankruptcies	**21**	**23**	**22**	**-8.7**	**-4.5**	**87**	**75**	**16.0**
Proposals	**7**	**6**	**2**	**16.7**	**250.0**	**26**	**14**	**85.7**
Cape Breton	1	2	4	-50.0	-75.0	11	11	0.0
Bankruptcies	1	2	4	-50.0	-75.0	7	10	-30.0
Proposals	0	0	0	–	–	4	1	300.0
North Shore	3	3	0	0.0	–	18	12	50.0
Bankruptcies	2	3	0	-33.3	–	16	10	60.0
Proposals	1	0	0	–	–	2	2	0.0
Annapolis Valley	8	1	6	700.0	33.3	16	13	23.1
Bankruptcies	3	1	5	200.0	-40.0	8	12	-33.3
Proposals	5	0	1	–	400.0	8	1	700.0
Southern	3	4	6	-25.0	-50.0	13	12	8.3
Bankruptcies	3	3	5	0.0	-40.0	10	10	0.0
Proposals	0	1	1	-100.0	-100.0	3	2	50.0
Halifax	13	18	8	-27.8	62.5	55	40	37.5
Bankruptcies	12	13	8	-7.7	50.0	46	32	43.8
Proposals	1	5	0	-80.0	–	9	8	12.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
New Brunswick	**22**	**15**	**18**	**46.7**	**22.2**	**71**	**63**	**12.7**
Bankruptcies	**17**	**11**	**13**	**54.5**	**30.8**	**52**	**49**	**6.1**
Proposals	**5**	**4**	**5**	**25.0**	**0.0**	**19**	**14**	**35.7**
Campbellton - Miramichi	9	2	2	350.0	350.0	22	11	100.0
Bankruptcies	6	2	2	200.0	200.0	16	10	60.0
Proposals	3	0	0	–	–	6	1	500.0
Moncton - Richibucto	6	3	6	100.0	0.0	20	18	11.1
Bankruptcies	6	2	3	200.0	100.0	17	14	21.4
Proposals	0	1	3	-100.0	-100.0	3	4	-25.0
Saint John - St.Stephen	3	5	3	-40.0	0.0	15	16	-6.3
Bankruptcies	2	4	2	-50.0	0.0	10	11	-9.1
Proposals	1	1	1	0.0	0.0	5	5	0.0
Fredericton - Oromocto	0	0	1	–	-100.0	2	4	-50.0
Bankruptcies	0	0	1	–	-100.0	1	3	-66.7
Proposals	0	0	0	–	–	1	1	0.0
Edmundston - Woodstock	4	5	6	-20.0	-33.3	12	13	-7.7
Bankruptcies	3	3	5	0.0	-40.0	8	10	-20.0
Proposals	1	2	1	-50.0	0.0	4	3	33.3
Quebec	**564**	**545**	**531**	**3.5**	**6.2**	**2,076**	**2,057**	**0.9**
Bankruptcies	**398**	**397**	**393**	**0.3**	**1.3**	**1,517**	**1,502**	**1.0**
Proposals	**166**	**148**	**138**	**12.2**	**20.3**	**559**	**555**	**0.7**
Gaspésie - Îles-de-la-Madeleine	6	4	4	50.0	50.0	18	23	-21.7
Bankruptcies	5	3	2	66.7	150.0	16	10	60.0
Proposals	1	1	2	0.0	-50.0	2	13	-84.6
Bas-Saint-Laurent	7	13	7	-46.2	0.0	36	46	-21.7
Bankruptcies	5	9	7	-44.4	-28.6	27	36	-25.0
Proposals	2	4	0	-50.0	–	9	10	-10.0
Capitale-Nationale	42	44	35	-4.5	20.0	150	150	0.0
Bankruptcies	31	32	24	-3.1	29.2	111	105	5.7
Proposals	11	12	11	-8.3	0.0	39	45	-13.3
Chaudière - Appalaches	19	28	16	-32.1	18.8	96	74	29.7
Bankruptcies	15	19	14	-21.1	7.1	68	55	23.6
Proposals	4	9	2	-55.6	100.0	28	19	47.4
Estrie	16	14	14	14.3	14.3	53	50	6.0
Bankruptcies	14	10	12	40.0	16.7	39	38	2.6
Proposals	2	4	2	-50.0	0.0	14	12	16.7
Centre-du-Québec	15	14	9	7.1	66.7	55	47	17.0
Bankruptcies	8	9	7	-11.1	14.3	36	37	-2.7
Proposals	7	5	2	40.0	250.0	19	10	90.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Montérégie	119	89	75	33.7	58.7	353	351	0.6
Bankruptcies	87	73	57	19.2	52.6	265	274	-3.3
Proposals	32	16	18	100.0	77.8	88	77	14.3
Montréal	162	169	170	-4.1	-4.7	641	627	2.2
Bankruptcies	107	126	119	-15.1	-10.1	468	450	4.0
Proposals	55	43	51	27.9	7.8	173	177	-2.3
Laval	33	37	33	-10.8	0.0	154	146	5.5
Bankruptcies	23	28	26	-17.9	-11.5	115	97	18.6
Proposals	10	9	7	11.1	42.9	39	49	-20.4
Lanaudière	29	22	41	31.8	-29.3	106	129	-17.8
Bankruptcies	23	13	33	76.9	-30.3	79	97	-18.6
Proposals	6	9	8	-33.3	-25.0	27	32	-15.6
Laurentides	61	41	51	48.8	19.6	179	172	4.1
Bankruptcies	47	25	39	88.0	20.5	126	129	-2.3
Proposals	14	16	12	-12.5	16.7	53	43	23.3
Outaouais	18	26	15	-30.8	20.0	82	68	20.6
Bankruptcies	11	20	10	-45.0	10.0	59	45	31.1
Proposals	7	6	5	16.7	40.0	23	23	0.0
Abitibi - Témiscamingue	12	2	13	500.0	-7.7	35	23	52.2
Bankruptcies	7	1	11	600.0	-36.4	25	19	31.6
Proposals	5	1	2	400.0	150.0	10	4	150.0
Mauricie	9	19	26	-52.6	-65.4	55	74	-25.7
Bankruptcies	5	14	17	-64.3	-70.6	34	49	-30.6
Proposals	4	5	9	-20.0	-55.6	21	25	-16.0
Saguenay - Lac-Saint-Jean	8	16	16	-50.0	-50.0	42	62	-32.3
Bankruptcies	5	12	11	-58.3	-54.5	32	51	-37.3
Proposals	3	4	5	-25.0	-40.0	10	11	-9.1
Côte-Nord	4	2	4	100.0	0.0	14	11	27.3
Bankruptcies	2	1	3	100.0	-33.3	10	8	25.0
Proposals	2	1	1	100.0	100.0	4	3	33.3
Nord-du-Québec	2	1	0	100.0	–	8	0	–
Bankruptcies	2	1	0	100.0	–	8	0	–
Proposals	0	0	0	–	–	0	0	–
Ontario	**339**	**302**	**339**	**12.3**	**0.0**	**1,276**	**1,486**	**-14.1**
Bankruptcies	**255**	**236**	**247**	**8.1**	**3.2**	**986**	**1,143**	**-13.7**
Proposals	**84**	**66**	**92**	**27.3**	**-8.7**	**290**	**343**	**-15.5**
Ottawa	31	29	30	6.9	3.3	132	115	14.8
Bankruptcies	23	21	20	9.5	15.0	104	86	20.9
Proposals	8	8	10	0.0	-20.0	28	29	-3.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Kingston - Pembroke	3	8	8	-62.5	-62.5	20	32	-37.5
Bankruptcies	0	6	8	-100.0	-100.0	14	27	-48.1
Proposals	3	2	0	50.0	–	6	5	20.0
Muskoka - Kawarthas	4	7	6	-42.9	-33.3	27	37	-27.0
Bankruptcies	4	6	5	-33.3	-20.0	23	34	-32.4
Proposals	0	1	1	-100.0	-100.0	4	3	33.3
Toronto	193	168	180	14.9	7.2	692	807	-14.3
Bankruptcies	140	129	132	8.5	6.1	512	607	-15.7
Proposals	53	39	48	35.9	10.4	180	200	-10.0
Kitchener - Waterloo - Barrie	26	18	27	44.4	-3.7	103	124	-16.9
Bankruptcies	23	12	20	91.7	15.0	85	94	-9.6
Proposals	3	6	7	-50.0	-57.1	18	30	-40.0
Hamilton - Niagara Peninsula	44	31	39	41.9	12.8	125	165	-24.2
Bankruptcies	37	29	29	27.6	27.6	105	133	-21.1
Proposals	7	2	10	250.0	-30.0	20	32	-37.5
London	7	12	8	-41.7	-12.5	49	42	16.7
Bankruptcies	6	9	6	-33.3	0.0	41	34	20.6
Proposals	1	3	2	-66.7	-50.0	8	8	0.0
Windsor - Sarnia	11	11	14	0.0	-21.4	46	66	-30.3
Bankruptcies	8	10	9	-20.0	-11.1	37	55	-32.7
Proposals	3	1	5	200.0	-40.0	9	11	-18.2
Stratford - Bruce Peninsula	4	2	6	100.0	-33.3	20	27	-25.9
Bankruptcies	4	1	6	300.0	-33.3	18	23	-21.7
Proposals	0	1	0	-100.0	–	2	4	-50.0
Northeast	9	8	10	12.5	-10.0	39	48	-18.8
Bankruptcies	5	6	8	-16.7	-37.5	28	37	-24.3
Proposals	4	2	2	100.0	100.0	11	11	0.0
Northwest	6	6	7	0.0	-14.3	21	22	-4.5
Bankruptcies	5	5	1	0.0	400.0	18	12	50.0
Proposals	1	1	6	0.0	-83.3	3	10	-70.0
Manitoba	**12**	**15**	**9**	**-20.0**	**33.3**	**50**	**68**	**-26.5**
Bankruptcies	**10**	**14**	**5**	**-28.6**	**100.0**	**44**	**53**	**-17.0**
Proposals	**2**	**1**	**4**	**100.0**	**-50.0**	**6**	**15**	**-60.0**
Southeast	0	1	3	-100.0	-100.0	1	10	-90.0
Bankruptcies	0	1	3	-100.0	-100.0	1	5	-80.0
Proposals	0	0	0	–	–	0	5	-100.0
South Central	1	1	0	0.0	–	4	6	-33.3
Bankruptcies	1	1	0	0.0	–	4	6	-33.3
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Southwest	3	1	2	200.0	50.0	7	11	-36.4
Bankruptcies	2	1	0	100.0	–	4	6	-33.3
Proposals	1	0	2	–	-50.0	3	5	-40.0
North Central	0	0	0	–	–	2	6	-66.7
Bankruptcies	0	0	0	–	–	2	6	-66.7
Proposals	0	0	0	–	–	0	0	–
Winnipeg	5	5	2	0.0	150.0	23	27	-14.8
Bankruptcies	4	4	1	0.0	300.0	20	23	-13.0
Proposals	1	1	1	0.0	0.0	3	4	-25.0
Interlake	2	0	0	–	–	4	2	100.0
Bankruptcies	2	0	0	–	–	4	2	100.0
Proposals	0	0	0	–	–	0	0	–
Parklands	1	6	2	-83.3	-50.0	7	4	75.0
Bankruptcies	1	6	1	-83.3	0.0	7	3	133.3
Proposals	0	0	1	–	-100.0	0	1	-100.0
North	0	0	0	–	–	0	1	-100.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	0	0	–
Saskatchewan	**32**	**34**	**36**	**-5.9**	**-11.1**	**120**	**146**	**-17.8**
Bankruptcies	**21**	**20**	**24**	**5.0**	**-12.5**	**68**	**103**	**-34.0**
Proposals	**11**	**14**	**12**	**-21.4**	**-8.3**	**52**	**43**	**20.9**
Regina - Moose Mountain	13	15	12	-13.3	8.3	44	55	-20.0
Bankruptcies	5	3	6	66.7	-16.7	14	40	-65.0
Proposals	8	12	6	-33.3	33.3	30	15	100.0
Swift Current - Moose Jaw	3	4	4	-25.0	-25.0	19	16	18.8
Bankruptcies	2	3	2	-33.3	0.0	11	7	57.1
Proposals	1	1	2	0.0	-50.0	8	9	-11.1
Saskatoon - Biggar	6	6	4	0.0	50.0	21	21	0.0
Bankruptcies	5	6	3	-16.7	66.7	18	18	0.0
Proposals	1	0	1	–	0.0	3	3	0.0
Yorkton - Melville	8	2	7	300.0	14.3	18	23	-21.7
Bankruptcies	7	2	5	250.0	40.0	12	13	-7.7
Proposals	1	0	2	–	-50.0	6	10	-40.0
Prince Albert	2	7	8	-71.4	-75.0	17	25	-32.0
Bankruptcies	2	6	7	-66.7	-71.4	13	20	-35.0
Proposals	0	1	1	-100.0	-100.0	4	5	-20.0
Northern	0	0	1	–	-100.0	1	5	-80.0
Bankruptcies	0	0	1	–	-100.0	0	5	-100.0
Proposals	0	0	0	–	–	1	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Alberta	**46**	**55**	**91**	**-16.4**	**-49.5**	**234**	**347**	**-32.6**
Bankruptcies	**35**	**36**	**70**	**-2.8**	**-50.0**	**167**	**265**	**-37.0**
Proposals	**11**	**19**	**21**	**-42.1**	**-47.6**	**67**	**82**	**-18.3**
Lethbridge - Medicine Hat	3	2	4	50.0	-25.0	16	17	-5.9
Bankruptcies	1	2	4	-50.0	-75.0	12	13	-7.7
Proposals	2	0	0	–	–	4	4	0.0
Camrose - Drumheller	4	2	3	100.0	33.3	11	11	0.0
Bankruptcies	4	0	3	–	33.3	8	8	0.0
Proposals	0	2	0	-100.0	--	3	3	0.0
Calgary	27	26	31	3.8	-12.9	112	141	-20.6
Bankruptcies	25	17	28	47.1	-10.7	85	113	-24.8
Proposals	2	9	3	-77.8	-33.3	27	28	-3.6
Banff - Jasper - Rocky Mountain House	0	1	3	-100.0	-100.0	2	9	-77.8
Bankruptcies	0	1	3	-100.0	-100.0	2	8	-75.0
Proposals	0	0	0	–	–	0	1	-100.0
Red Deer	0	3	8	-100.0	-100.0	18	21	-14.3
Bankruptcies	0	3	2	-100.0	-100.0	15	11	36.4
Proposals	0	0	6	–	-100.0	3	10	-70.0
Edmonton	12	13	26	-7.7	-53.8	57	105	-45.7
Bankruptcies	5	5	17	0.0	-70.6	29	80	-63.8
Proposals	7	8	9	-12.5	-22.2	28	25	12.0
Athabasca - Grande Prairie - Peace River	1	7	13	-85.7	-92.3	14	33	-57.6
Bankruptcies	1	7	11	-85.7	-90.9	14	25	-44.0
Proposals	0	0	2	–	-100.0	0	8	-100.0
Wood Buffalo - Cold Lake	0	1	1	-100.0	-100.0	3	8	-62.5
Bankruptcies	0	1	1	-100.0	-100.0	2	6	-66.7
Proposals	0	0	0	–	--	1	2	-50.0
British Columbia	**69**	**76**	**54**	**-9.2**	**27.8**	**280**	**253**	**10.7**
Bankruptcies	**52**	**57**	**45**	**-8.8**	**15.6**	**200**	**196**	**2.0**
Proposals	**17**	**19**	**9**	**-10.5**	**88.9**	**80**	**57**	**40.4**
Vancouver Island and Coast	10	20	7	-50.0	42.9	54	44	22.7
Bankruptcies	7	12	5	-41.7	40.0	32	23	39.1
Proposals	3	8	2	-62.5	50.0	22	21	4.8
Lower Mainland - Southwest	39	32	24	21.9	62.5	157	127	23.6
Bankruptcies	27	22	20	22.7	35.0	110	102	7.8
Proposals	12	10	4	20.0	200.0	47	25	88.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Thompson - Okanagan	17	20	18	-15.0	-5.6	59	56	5.4
Bankruptcies	16	20	15	-20.0	6.7	51	47	8.5
Proposals	1	0	3	–	-66.7	8	9	-11.1
Kootenay	2	1	1	100.0	100.0	5	13	-61.5
Bankruptcies	1	1	1	0.0	0.0	4	12	-66.7
Proposals	1	0	0	–	–	1	1	0.0
Cariboo	0	1	0	-100.0	–	3	3	0.0
Bankruptcies	0	0	0	–	–	1	3	-66.7
Proposals	0	1	0	-100.0	–	2	0	–
North Coast	0	0	2	–	-100.0	0	4	-100.0
Bankruptcies	0	0	2	–	-100.0	0	4	-100.0
Proposals	0	0	0	–	–	0	0	–
Nechako	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Northeast	1	1	2	0.0	-50.0	2	5	-60.0
Bankruptcies	1	1	2	0.0	-50.0	2	4	-50.0
Proposals	0	0	0	–	–	0	1	-100.0
Northwest Territories	**0**	**0**	**1**	–	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	–	–	**0**	**0**	–
Proposals	**0**	**0**	**1**	–	**-100.0**	**0**	**1**	**-100.0**
Yukon Territory	**0**	**2**	**1**	**-100.0**	**-100.0**	**2**	**2**	**0.0**
Bankruptcies	**0**	**2**	**1**	**-100.0**	**-100.0**	**2**	**2**	**0.0**
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–
Nunavut	**0**	**0**	**0**	–	–	**1**	**0**	–
Bankruptcies	**0**	**0**	**0**	–	–	**1**	**0**	–
Proposals	**0**	**0**	**0**	–	–	**0**	**0**	–

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
St. John's	**N.L.**	**169**	**153**	**167**	**10.5**	**1.2**	**565**	**602**	**-6.1**
Bankruptcies		154	135	148	14.1	4.1	516	534	-3.4
Proposals		15	18	19	-16.7	-21.1	49	68	-27.9
Halifax	**N.S.**	**437**	**397**	**447**	**10.1**	**-2.2**	**1,564**	**1,645**	**-4.9**
Bankruptcies		320	301	353	6.3	-9.3	1,150	1,281	-10.2
Proposals		117	96	94	21.9	24.5	414	364	13.7
Moncton	**N.B.**	**205**	**205**	**207**	**0.0**	**-1.0**	**792**	**739**	**7.2**
Bankruptcies		145	153	162	-5.2	-10.5	578	556	4.0
Proposals		60	52	45	15.4	33.3	214	183	16.9
Saint John	**N.B.**	**167**	**176**	**198**	**-5.1**	**-15.7**	**687**	**736**	**-6.7**
Bankruptcies		127	123	154	3.3	-17.5	503	565	-11.0
Proposals		40	53	44	-24.5	-9.1	184	171	7.6
Saguenay	**Que.**	**153**	**175**	**136**	**-12.6**	**12.5**	**551**	**575**	**-4.2**
Bankruptcies		104	103	94	1.0	10.6	358	381	-6.0
Proposals		49	72	42	-31.9	16.7	193	194	-0.5
Québec	**Que.**	**673**	**634**	**606**	**6.2**	**11.1**	**2,438**	**2,321**	**5.0**
Bankruptcies		496	430	439	15.3	13.0	1,772	1,752	1.1
Proposals		177	204	167	-13.2	6.0	666	569	17.0
Sherbrooke	**Que.**	**212**	**239**	**183**	**-11.3**	**15.8**	**844**	**738**	**14.4**
Bankruptcies		164	193	152	-15.0	7.9	677	585	15.7
Proposals		48	46	31	4.3	54.8	167	153	9.2
Trois-Rivières	**Que.**	**193**	**153**	**157**	**26.1**	**22.9**	**695**	**633**	**9.8**
Bankruptcies		139	121	123	14.9	13.0	532	503	5.8
Proposals		54	32	34	68.8	58.8	163	130	25.4
Montréal	**Que.**	**5,105**	**4,746**	**4,740**	**7.6**	**7.7**	**18,596**	**18,249**	**1.9**
Bankruptcies		3,190	2,884	3,194	10.6	-0.1	11,732	12,480	-6.0
Proposals		1,915	1,862	1,546	2.8	23.9	6,864	5,769	19.0
Ottawa - Gatineau	**Ont./ Que.**	**1,154**	**1,097**	**1,101**	**5.2**	**4.8**	**4,245**	**4,177**	**1.6**
Bankruptcies		688	657	661	4.7	4.1	2,568	2,621	-2.0
Proposals		466	440	440	5.9	5.9	1,677	1,556	7.8
Kingston	**Ont.**	**147**	**122**	**153**	**20.5**	**-3.9**	**533**	**583**	**-8.6**
Bankruptcies		89	86	99	3.5	-10.1	348	404	-13.9
Proposals		58	36	54	61.1	7.4	185	179	3.4
Peterborough	**Ont.**	**102**	**94**	**128**	**8.5**	**-20.3**	**400**	**446**	**-10.3**
Bankruptcies		55	50	72	10.0	-23.6	204	242	-15.7
Proposals		47	44	56	6.8	-16.1	196	204	-3.9
Oshawa	**Ont.**	**417**	**383**	**372**	**8.9**	**12.1**	**1,574**	**1,675**	**-6.0**
Bankruptcies		169	126	158	34.1	7.0	597	666	-10.4
Proposals		248	257	214	-3.5	15.9	977	1,009	-3.2

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Toronto	**Ont.**	**4,481**	**3,925**	**4,861**	**14.2**	**-7.8**	**16,924**	**19,000**	**-10.9**
Bankruptcies		1,920	1,453	1,938	32.1	-0.9	6,867	7,599	-9.6
Proposals		2,561	2,472	2,923	3.6	-12.4	10,057	11,401	-11.8
Hamilton	**Ont.**	**658**	**637**	**827**	**3.3**	**-20.4**	**2,543**	**3,063**	**-17.0**
Bankruptcies		286	264	360	8.3	-20.6	1,141	1,419	-19.6
Proposals		372	373	467	-0.3	-20.3	1,402	1,644	-14.7
St. Catharines - Niagara	**Ont.**	**465**	**458**	**495**	**1.5**	**-6.1**	**1,875**	**1,828**	**2.6**
Bankruptcies		256	213	272	20.2	-5.9	952	988	-3.6
Proposals		209	245	223	-14.7	-6.3	923	840	9.9
Kitchener	**Ont.**	**419**	**413**	**455**	**1.5**	**-7.9**	**1,602**	**1,697**	**-5.6**
Bankruptcies		226	206	257	9.7	-12.1	832	936	-11.1
Proposals		193	207	198	-6.8	-2.5	770	761	1.2
Brantford	**Ont.**	**130**	**120**	**167**	**8.3**	**-22.2**	**538**	**600**	**-10.3**
Bankruptcies		66	63	95	4.8	-30.5	277	315	-12.1
Proposals		64	57	72	12.3	-11.1	261	285	-8.4
Guelph	**Ont.**	**104**	**99**	**93**	**5.1**	**11.8**	**395**	**385**	**2.6**
Bankruptcies		54	50	54	8.0	0.0	212	178	19.1
Proposals		50	49	39	2.0	28.2	183	207	-11.6
London	**Ont.**	**581**	**472**	**610**	**23.1**	**-4.8**	**2,165**	**2,467**	**-12.2**
Bankruptcies		338	279	317	21.1	6.6	1,283	1,392	-7.8
Proposals		243	193	293	25.9	-17.1	882	1,075	-18.0
Windsor	**Ont.**	**371**	**338**	**344**	**9.8**	**7.8**	**1,411**	**1,392**	**1.4**
Bankruptcies		224	214	226	4.7	-0.9	861	878	-1.9
Proposals		147	124	118	18.5	24.6	550	514	7.0
Barrie	**Ont.**	**257**	**219**	**287**	**17.4**	**-10.5**	**992**	**1,053**	**-5.8**
Bankruptcies		144	102	133	41.2	8.3	510	471	8.3
Proposals		113	117	154	-3.4	-26.6	482	582	-17.2
Greater Sudbury	**Ont.**	**210**	**177**	**158**	**18.6**	**32.9**	**732**	**682**	**7.3**
Bankruptcies		120	89	92	34.8	30.4	404	374	8.0
Proposals		90	88	66	2.3	36.4	328	308	6.5
Thunder Bay	**Ont.**	**74**	**77**	**93**	**-3.9**	**-20.4**	**320**	**357**	**-10.4**
Bankruptcies		52	52	60	0.0	-13.3	225	254	-11.4
Proposals		22	25	33	-12.0	-33.3	95	103	-7.8
Winnipeg	**Man.**	**330**	**250**	**327**	**32.0**	**0.9**	**1,171**	**1,276**	**-8.2**
Bankruptcies		223	169	224	32.0	-0.4	805	884	-8.9
Proposals		107	81	103	32.1	3.9	366	392	-6.6
Regina	**Sask.**	**94**	**79**	**97**	**19.0**	**-3.1**	**323**	**383**	**-15.7**
Bankruptcies		43	45	40	-4.4	7.5	159	177	-10.2
Proposals		51	34	57	50.0	-10.5	164	206	-20.4

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Saskatoon	**Sask.**	**120**	**104**	**117**	**15.4**	**2.6**	**448**	**514**	**-12.8**
Bankruptcies		72	68	74	5.9	-2.7	279	327	-14.7
Proposals		48	36	43	33.3	11.6	169	187	-9.6
Calgary	**Alta.**	**748**	**744**	**869**	**0.5**	**-13.9**	**3,026**	**3,414**	**-11.4**
Bankruptcies		444	443	581	0.2	-23.6	1,859	2,330	-20.2
Proposals		304	301	288	1.0	5.6	1,167	1,084	7.7
Edmonton	**Alta.**	**700**	**643**	**719**	**8.9**	**-2.6**	**2,666**	**2,906**	**-8.3**
Bankruptcies		362	343	427	5.5	-15.2	1,445	1,771	-18.4
Proposals		338	300	292	12.7	15.8	1,221	1,135	7.6
Kelowna	**B.C.**	**187**	**133**	**201**	**40.6**	**-7.0**	**596**	**675**	**-11.7**
Bankruptcies		108	80	123	35.0	-12.2	358	405	-11.6
Proposals		79	53	78	49.1	1.3	238	270	-11.9
Abbotsford	**B.C.**	**153**	**101**	**147**	**51.5**	**4.1**	**525**	**607**	**-13.5**
Bankruptcies		97	72	90	34.7	7.8	338	374	-9.6
Proposals		56	29	57	93.1	-1.8	187	233	-19.7
Vancouver	**B.C.**	**1,506**	**1,219**	**1,344**	**23.5**	**12.1**	**5,115**	**5,256**	**-2.7**
Bankruptcies		870	712	848	22.2	2.6	3,078	3,316	-7.2
Proposals		636	507	496	25.4	28.2	2,037	1,940	5.0
Victoria	**B.C.**	**261**	**277**	**278**	**-5.8**	**-6.1**	**1,054**	**1,043**	**1.1**
Bankruptcies		147	175	168	-16.0	-12.5	639	689	-7.3
Proposals		114	102	110	11.8	3.6	415	354	17.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
St. John's	**N.L.**	**0**	**2**	**1**	**-100.0**	**-100.0**	**9**	**3**	**200.0**
Bankruptcies		0	1	1	-100.0	-100.0	5	3	66.7
Proposals		0	1	0	-100.0	--	4	0	--
Halifax	**N.S.**	**13**	**16**	**8**	**-18.8**	**62.5**	**51**	**39**	**30.8**
Bankruptcies		12	12	8	0.0	50.0	43	32	34.4
Proposals		1	4	0	-75.0	--	8	7	14.3
Moncton	**N.B.**	**6**	**2**	**5**	**200.0**	**20.0**	**15**	**14**	**7.1**
Bankruptcies		6	2	2	200.0	200.0	14	10	40.0
Proposals		0	0	3	--	-100.0	1	4	-75.0
Saint John	**N.B.**	**3**	**4**	**2**	**-25.0**	**50.0**	**12**	**9**	**33.3**
Bankruptcies		2	4	2	-50.0	0.0	9	7	28.6
Proposals		1	0	0	--	--	3	2	50.0
Saguenay	**Que.**	**5**	**7**	**7**	**-28.6**	**-28.6**	**18**	**24**	**-25.0**
Bankruptcies		4	5	4	-20.0	0.0	14	19	-26.3
Proposals		1	2	3	-50.0	-66.7	4	5	-20.0
Québec	**Que.**	**48**	**49**	**37**	**-2.0**	**29.7**	**167**	**160**	**4.4**
Bankruptcies		37	36	27	2.8	37.0	124	115	7.8
Proposals		11	13	10	-15.4	10.0	43	45	-4.4
Sherbrooke	**Que.**	**11**	**5**	**4**	**120.0**	**175.0**	**30**	**20**	**50.0**
Bankruptcies		9	5	4	80.0	125.0	22	16	37.5
Proposals		2	0	0	--	--	8	4	100.0
Trois-Rivières	**Que.**	**3**	**15**	**13**	**-80.0**	**-76.9**	**36**	**44**	**-18.2**
Bankruptcies		2	11	8	-81.8	-75.0	22	32	-31.3
Proposals		1	4	5	-75.0	-80.0	14	12	16.7
Montréal	**Que.**	**330**	**300**	**309**	**10.0**	**6.8**	**1,203**	**1,190**	**1.1**
Bankruptcies		234	218	222	7.3	5.4	887	870	2.0
Proposals		96	82	87	17.1	10.3	316	320	-1.3
Ottawa - Gatineau	**Ont./ Que.**	**40**	**46**	**34**	**-13.0**	**17.6**	**170**	**141**	**20.6**
Bankruptcies		26	34	22	-23.5	18.2	128	96	33.3
Proposals		14	12	12	16.7	16.7	42	45	-6.7
Kingston	**Ont.**	**0**	**4**	**6**	**-100.0**	**-100.0**	**8**	**14**	**-42.9**
Bankruptcies		0	4	6	-100.0	-100.0	8	13	-38.5
Proposals		0	0	0	--	--	0	1	-100.0
Peterborough	**Ont.**	**3**	**1**	**1**	**200.0**	**200.0**	**12**	**12**	**0.0**
Bankruptcies		3	1	1	200.0	200.0	10	11	-9.1
Proposals		0	0	0	--	--	2	1	100.0
Oshawa	**Ont.**	**14**	**12**	**11**	**16.7**	**27.3**	**44**	**34**	**29.4**
Bankruptcies		13	12	11	8.3	18.2	40	33	21.2
Proposals		1	0	0	--	--	4	1	300.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Toronto	**Ont.**	**175**	**152**	**163**	**15.1**	**7.4**	**638**	**745**	**-14.4**
Bankruptcies		125	114	118	9.6	5.9	464	557	-16.7
Proposals		50	38	45	31.6	11.1	174	188	-7.4
Hamilton	**Ont.**	**24**	**16**	**14**	**50.0**	**71.4**	**66**	**71**	**-7.0**
Bankruptcies		18	14	13	28.6	38.5	48	59	-18.6
Proposals		6	2	1	200.0	500.0	18	12	50.0
St. Catharines - Niagara	**Ont.**	**11**	**6**	**9**	**83.3**	**22.2**	**37**	**42**	**-11.9**
Bankruptcies		10	6	7	66.7	42.9	35	35	0.0
Proposals		1	0	2	–	-50.0	2	7	-71.4
Kitchener	**Ont.**	**7**	**9**	**6**	**-22.2**	**16.7**	**29**	**36**	**-19.4**
Bankruptcies		6	6	3	0.0	100.0	22	26	-15.4
Proposals		1	3	3	-66.7	-66.7	7	10	-30.0
Brantford	**Ont.**	**4**	**5**	**8**	**-20.0**	**-50.0**	**12**	**24**	**-50.0**
Bankruptcies		4	5	5	-20.0	-20.0	12	16	-25.0
Proposals		0	0	3	–	-100.0	0	8	-100.0
Guelph	**Ont.**	**4**	**0**	**3**	**–**	**33.3**	**11**	**15**	**-26.7**
Bankruptcies		4	0	1	–	300.0	10	9	11.1
Proposals		0	0	2	–	-100.0	1	6	-83.3
London	**Ont.**	**4**	**6**	**4**	**-33.3**	**0.0**	**36**	**27**	**33.3**
Bankruptcies		3	3	3	0.0	0.0	29	22	31.8
Proposals		1	3	1	-66.7	0.0	7	5	40.0
Windsor	**Ont.**	**6**	**1**	**4**	**500.0**	**50.0**	**20**	**32**	**-37.5**
Bankruptcies		6	1	2	500.0	200.0	16	26	-38.5
Proposals		0	0	2	–	-100.0	4	6	-33.3
Barrie	**Ont.**	**4**	**4**	**6**	**0.0**	**-33.3**	**26**	**27**	**-3.7**
Bankruptcies		4	3	6	33.3	-33.3	22	24	-8.3
Proposals		0	1	0	-100.0	–	4	3	33.3
Greater Sudbury	**Ont.**	**1**	**3**	**0**	**-66.7**	**–**	**6**	**5**	**20.0**
Bankruptcies		1	3	0	-66.7	–	6	4	50.0
Proposals		0	0	0	–	–	0	1	-100.0
Thunder Bay	**Ont.**	**2**	**4**	**2**	**-50.0**	**0.0**	**11**	**13**	**-15.4**
Bankruptcies		2	3	1	-33.3	100.0	9	9	0.0
Proposals		0	1	1	-100.0	-100.0	2	4	-50.0
Winnipeg	**Man.**	**6**	**5**	**2**	**20.0**	**200.0**	**22**	**29**	**-24.1**
Bankruptcies		5	4	1	25.0	400.0	19	25	-24.0
Proposals		1	1	1	0.0	0.0	3	4	-25.0
Regina	**Sask.**	**9**	**8**	**8**	**12.5**	**12.5**	**26**	**37**	**-29.7**
Bankruptcies		1	2	4	-50.0	-75.0	8	28	-71.4
Proposals		8	6	4	33.3	100.0	18	9	100.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q2 2013	Q1 2013	Q2 2012	Q1 2013 to Q2 2013	Q2 2012 to Q2 2013	06-30-2013	06-30-2012	% Change
Saskatoon	**Sask.**	**5**	**4**	**4**	**25.0**	**25.0**	**16**	**20**	**-20.0**
Bankruptcies		4	4	3	0.0	33.3	14	17	-17.6
Proposals		1	0	1	–	0.0	2	3	-33.3
Calgary	**Alta.**	**21**	**24**	**27**	**-12.5**	**-22.2**	**97**	**122**	**-20.5**
Bankruptcies		19	15	24	26.7	-20.8	71	102	-30.4
Proposals		2	9	3	-77.8	-33.3	26	20	30.0
Edmonton	**Alta.**	**11**	**12**	**25**	**-8.3**	**-56.0**	**52**	**98**	**-46.9**
Bankruptcies		4	4	16	0.0	-75.0	24	74	-67.6
Proposals		7	8	9	-12.5	-22.2	28	24	16.7
Kelowna	**B.C.**	**7**	**6**	**6**	**16.7**	**16.7**	**24**	**23**	**4.3**
Bankruptcies		6	6	5	0.0	20.0	17	17	0.0
Proposals		1	0	1	–	0.0	7	6	16.7
Abbotsford	**B.C.**	**0**	**2**	**1**	**-100.0**	**-100.0**	**4**	**8**	**-50.0**
Bankruptcies		0	2	1	-100.0	-100.0	3	5	-40.0
Proposals		0	0	0	–	–	1	3	-66.7
Vancouver	**B.C.**	**35**	**29**	**22**	**20.7**	**59.1**	**142**	**108**	**31.5**
Bankruptcies		24	19	18	26.3	33.3	99	86	15.1
Proposals		11	10	4	10.0	175.0	43	22	95.5
Victoria	**B.C.**	**5**	**12**	**4**	**-58.3**	**25.0**	**26**	**21**	**23.8**
Bankruptcies		4	9	2	-55.6	100.0	20	12	66.7
Proposals		1	3	2	-66.7	-50.0	6	9	-33.3